

SNAPSHOT of HOME Program Performance--As of 12/31/10
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ):

State:

PJ's Total HOME Allocation Received:

PJ's Size Grouping*:

PJ Since (FY):

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:			PJs in State: 7				
% of Funds Committed	95.16 %	98.07 %	6	96.48 %	39	40	
% of Funds Disbursed	83.32 %	91.68 %	7	89.00 %	23	19	
Leveraging Ratio for Rental Activities	7.26	4.45	1	4.81	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	95.62 %	93.24 %	4	83.25 %	36	49	
% of Completed CHDO Disbursements to All CHDO Reservations***	85.49 %	70.22 %	2	70.99 %	70	73	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	73.39 %	69.86 %	3	81.75 %	24	22	
% of 0-30% AMI Renters to All Renters***	23.24 %	32.86 %	6	45.84 %	17	13	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	92.35 %	97.84 %	6	96.12 %	22	19	
Overall Ranking:			In State: 4 / 7		Nationally: 50 48		
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$10,740	\$25,213		\$27,889	327 Units	79.00 %	
Homebuyer Unit	\$37,632	\$12,367		\$15,632	83 Units	20.00 %	
Homeowner-Rehab Unit	\$65,608	\$11,778		\$21,037	4 Units	1.00 %	
TBRA Unit	\$0	\$3,332		\$3,206	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (59 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (216 PJs)

C = PJ's Annual Allocation is less than \$1 million (284 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***. This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): St. Joseph MO

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$84,492	\$60,920	\$65,608
State:*	\$114,914	\$83,294	\$15,863
National:**	\$99,461	\$78,568	\$23,907

CHDO Operating Expenses:
(% of allocation)

PJ: 0.2 %
National Avg: 1.2 %

R.S. Means Cost Index: 0.95

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	92.1	70.7	75.0	0.0
Black/African American:	6.6	15.9	25.0	0.0
Asian:	0.0	1.2	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	2.4	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	1.2	0.0	0.0
Asian/Pacific Islander:	1.0	0.0	0.0	0.0

ETHNICITY:

Hispanic	0.3	7.3	0.0	0.0
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HOUSEHOLD SIZE:

1 Person:	84.4	15.9	50.0	0.0
2 Persons:	12.9	20.7	25.0	0.0
3 Persons:	0.7	23.2	0.0	0.0
4 Persons:	1.7	24.4	25.0	0.0
5 Persons:	0.0	6.1	0.0	0.0
6 Persons:	0.3	4.9	0.0	0.0
7 Persons:	0.0	2.4	0.0	0.0
8 or more Persons:	0.0	1.2	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	27.8	26.8	50.0	0.0
Elderly:	69.5	3.7	0.0	0.0
Related/Single Parent:	2.3	35.4	50.0	0.0
Related/Two Parent:	0.3	30.5	0.0	0.0
Other:	0.0	1.2	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	21.2	0.0 [#]
HOME TBRA:	0.0	
Other:	5.3	
No Assistance:	73.5	

of Section 504 Compliant Units / Completed Units Since 2001 41

* The State average includes all local and the State PJs within that state

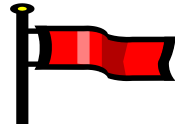
** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



— HOME PROGRAM —
SNAPSHOT WORKSHEET - RED FLAG INDICATORS
 Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Joseph State: MO Group Rank: 50
 (Percentile)
 State Rank: 4 / 7 PJs Overall Rank: 48
 (Percentile)
 Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 77.87%	95.62	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 53.90%	85.49	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	73.39	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 92.09%	92.35	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.415	2.71	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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